

Information to identify the case:

Debtor 1	Donald L Yoho	Social Security number or ITIN	xxx-xx-4835
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Roxanne L Yoho	Social Security number or ITIN	xxx-xx-9824
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-22380-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(b) is granted to:

Donald L Yoho

Roxanne L Yoho

8/25/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge Before Completion of a Chapter 13 Plan

The court has determined that the debtors are entitled to a discharge pursuant to 11 U.S.C. § 1328(b) without completing all of the requirements under the chapter 13 plan. A discharge pursuant to § 1328(b) is referred to as a "hardship discharge."

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;

For more information, see page 2 >

- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 hardship discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Donald L Yoho
Roxanne L Yoho
Debtors

Case No. 16-22380-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 25, 2021

User: dpas
Form ID: 3180WH

Page 1 of 4
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Donald L Yoho, Roxanne L Yoho, 257 Euclid Rd, Butler, PA 16001-8065
cr	+ Ally Bank, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
14252108	Ann Taylor/The Loft, P.O. Box 65969, San Antonio, TX 78266-9569
14252109	Bank of America, P.O. Box 982284, El Paso, TX 79998-2284
14315092	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14252113	+ Cenlar, PO Box 77404, Trenton, NJ 08628-6404
14252120	+ Convergent, 121 NE Jefferson St., Ste. 100, Peoria, IL 61602-1229
14252123	Discover/Tractor Supply Co., P.O. Box 15316, Wilmington, DE 19850-5316
14252125	+ First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
14992485	Flagstar Bank, FSB, P.O. Box 660263, Dallas, TX 75266-0263
15341848	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14252127	+ Harley Davidson Financial Services, Dept 15129, 5505 N. Cumberland Ave Ste 307, Chicago, IL 60656-4761
14270345	+ Harley-Davidson Credit Corp., P.O. Box 9013, Addison, Texas 75001-9013
14264925	Navient Solutions, Inc. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
14317146	+ PINGORA LOAN SERVICING, LLC, CENLAR FEDERAL SAVINGS BANK, 425 PHILLIPS BLVD., EWING, NJ 08618-1430
14252142	Tractor Supply Company, Attn: Customer Solutions Center, 5041 Virginia Way, Brentwood, TN 37027
14289869	+ Univ of Pittsburgh Physicians, 6681 Country Club DRive, Golden Valley MN 55427-4601
14289904	+ Upmc Community Medicine, 6681 Country Club Drive, Golden Valley MN 55427-4601

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 26 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 25 2021 23:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 26 2021 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 25 2021 23:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bncmail@w-legal.com	Aug 25 2021 23:23:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14252107	+ EDI: GMACFS.COM	Aug 26 2021 03:33:00	Ally, PO Box 380901, Minneapolis, MN 55438-0901
14260794	EDI: GMACFS.COM	Aug 26 2021 03:33:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004

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14252110	EDI: TSYS2.COM	Aug 26 2021 03:33:00	Barclays Bank Card, P.O. Box 8802, Wilmington, DE 19899-8802
14252111	EDI: WFNNB.COM	Aug 26 2021 03:33:00	Boscovs/Comenity Capital Bank, P.O. Box 659622, San Antonio, TX 78265-9622
14295529	+ EDI: WFNNB.COM	Aug 26 2021 03:33:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14252112	EDI: CAPITALONE.COM	Aug 26 2021 03:33:00	Cabelas Club Visa, P.O. Box 82519, Lincoln, NE 68501-2519
14295269	EDI: BL-BECKET.COM	Aug 26 2021 03:33:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14252117	EDI: CITICORP.COM	Aug 26 2021 03:33:00	Citibank Simplicity, P.O. Box 9001037, Louisville, KY 40290-1037
14252118	+ EDI: CITICORP.COM	Aug 26 2021 03:33:00	Citibank/Citigroup, Bankruptcy Dept., P.O. Box 6034, Sioux Falls, SD 57117-6034
14252119	+ EDI: CITICORP.COM	Aug 26 2021 03:33:00	Citibank/Diamond Preferred Card, 100 Citibank Drive, San Antonio, TX 78245-3202
14252121	+ Email/Text: bdsupport@creditmanagementcompany.com	Aug 25 2021 23:23:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14252122	EDI: DISCOVER.COM	Aug 26 2021 03:33:00	Discover, P.O. Box 15316, Wilmington, DE 19850-5316
14255894	EDI: DISCOVER.COM	Aug 26 2021 03:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14252124	EDI: WFNNB.COM	Aug 26 2021 03:33:00	Dress Barn, P.O. Box 659704, San Antonio, TX 78265-9704
14252128	+ EDI: CITICORP.COM	Aug 26 2021 03:33:00	Home Depot/Citibank, P.O. Box 790328, Saint Louis, MO 63179-0328
14252129	Email/Text: bankruptcy@huntington.com	Aug 25 2021 23:23:00	Huntington National Bank, P.O. Box 182519, Columbus, OH 43218-2519
14252130	EDI: IRS.COM	Aug 26 2021 03:33:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14252114	EDI: JPMORGANCHASE	Aug 26 2021 03:33:00	Chase, P.O. Box 15153, Wilmington, DE 19886-5153
14252115	EDI: JPMORGANCHASE	Aug 26 2021 03:33:00	Chase, P.O. Box 15298, Wilmington, DE 19850-5298
14252116	EDI: JPMORGANCHASE	Aug 26 2021 03:33:00	Chase Zappo Visa, P.O. Box 94014, Palatine, IL 60094-4014
14252126	EDI: JPMORGANCHASE	Aug 26 2021 03:33:00	Freedom Chase Visa, P.O. Box 94014, Palatine, IL 60094-4014
14252132	Email/Text: BKRMailOPS@weltman.com	Aug 25 2021 23:22:00	Kay Jewelers, P.O. Box 740425, Cincinnati, OH 45274-0425
14252133	Email/Text: PBNCNotifications@peritussservices.com	Aug 25 2021 23:22:00	Kohls, P.O. Box 3043, Milwaukee, WI 53201-3043
14278268	Email/PDF: resurgentbknofications@resurgent.com	Aug 25 2021 23:23:30	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14296174	+ EDI: MID8.COM	Aug 26 2021 03:33:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14252134	EDI: NAVIENTFKASMSERV.COM	Aug 26 2021 03:33:00	Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500

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14381562	Email/Text: peritus@ebn.phinsolutions.com	Aug 25 2021 23:23:00	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
14318598	EDI: PRA.COM	Aug 26 2021 03:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14252135	+ EDI: RMSC.COM	Aug 26 2021 03:33:00	PayPal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
14252136	EDI: WFNNB.COM	Aug 26 2021 03:33:00	Pier One Imports/Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273
14252137	EDI: RMSC.COM	Aug 26 2021 03:33:00	QCard, P.O. Box 965017, Orlando, FL 32896-5017
14252138	EDI: RMSC.COM	Aug 26 2021 03:33:00	QCard/Synchrony Bank, P.O. Box 530905, Atlanta, GA 30353-0905
14270768	EDI: Q3G.COM	Aug 26 2021 03:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14308002	EDI: Q3G.COM	Aug 26 2021 03:33:00	Quantum3 Group LLC as agent for, Connexus Credit Union, PO Box 788, Kirkland, WA 98083-0788
14255874	EDI: Q3G.COM	Aug 26 2021 03:33:00	Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788, Kirkland, WA 98083-0788
14269417	EDI: Q3G.COM	Aug 26 2021 03:33:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14953464	+ Email/Text: bncmail@w-legal.com	Aug 25 2021 23:23:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14252139	+ EDI: CITICORP.COM	Aug 26 2021 03:33:00	Sears/CBSD, P.O. Box 6275, Sioux Falls, SD 57117-6275
14252140	EDI: RMSC.COM	Aug 26 2021 03:33:00	Synchrony Bank/Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
14252141	EDI: RMSC.COM	Aug 26 2021 03:33:00	Synchrony Bank/Sams Club, P.O. Box 960061, Orlando, FL 32896-0061
14252143	+ Email/Text: BankruptcyNotice@upmc.edu	Aug 25 2021 23:23:00	UPMC Community Medicine, Inc., 2 Hotmetal Street, Quantum Building One, Customer Service, 2nd Floor, Pittsburgh, PA 15203-2348
14315594	EDI: CAPITALONE.COM	Aug 26 2021 03:33:00	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr		Flagstar Bank, FSB
cr		Pingora Loan Servicing, LLC
cr	*	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419
14252131	*+	Internal Revenue Service, Insolvency Operation, Room 711B, 1000 Liberty Avenue, Pittsburgh, PA 15222-4107

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-2

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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2021 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Creditor Ally Bank brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor Pingora Loan Servicing LLC bnicholas@kmlawgroup.com
Chrisovalanate P. Fliakos	on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com
Dai Rosenblum	on behalf of Debtor Donald L Yoho Jody@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Dai Rosenblum	on behalf of Joint Debtor Roxanne L Yoho Jody@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
James A. Prostko	on behalf of Creditor Pingora Loan Servicing LLC jprostko@c-vlaw.com, jamesprostko@gmail.com
Jerome B. Blank	on behalf of Creditor Flagstar Bank FSB pawb@fedphe.com
Jerome B. Blank	on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com
Mario J. Hanyon	on behalf of Creditor Pingora Loan Servicing LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com

TOTAL: 13